



CEFCU

Not a bank. Better.®

the TELLER

First Quarter | 2022

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Sharing in Success — Extraordinary Dividend!

A Special Message from CEFCU's President/CEO



Matt Mamer
President/CEO

Better together. When CEFCU® does well, members share in our success. And thanks to CEFCU's member/owners, we had another successful year in 2021. As a result, your volunteer Board of Directors authorized a **\$20 MILLION EXTRAORDINARY DIVIDEND.**

The Extraordinary Dividend isn't paid to stockholders and doesn't go to Wall Street. Instead, when your Credit Union does well, the money goes right back to you — split evenly between the borrowers and savers who helped make it happen. While never guaranteed, our team takes tremendous pride in returning any amount of money to CEFCU members, demonstrating strength and stability, even in the most uncertain times.

We know you have options when it comes to choosing a financial institution. So, the Extraordinary Dividend is just one way we can say, "thank you." As a matter of fact, when was the last time you got money back simply for interest paid, or interest earned? That's the difference of, better together and sharing in success.

And when you choose CEFCU, you not only invest in the success of your financial future, but you also help your community and fellow members. Throughout 2021, CEFCU continued to support thousands of charitable, civic, and non-profit organizations in the communities we serve. People helping people.

Thank you for your continued trust in CEFCU. You are the reason why CEFCU really is Not a Bank. *Better.*SM

SHARING IN SUCCESS.



HOLIDAYS

All CEFCU offices will be closed on:

New Year's Day
Saturday, January 1

Martin Luther King Jr. Day
Monday, January 17

Learn more about the Extraordinary Dividend at cefcu.com/dividend.

CEFCU Volunteer Board Serves *You!*

CEFCU's Board of Directors is comprised of volunteers who meet regularly and serve on Board committees to administer the business of your Credit Union. Your Board Nominating Committee has recommended these candidates — based on their business, administrative, and leadership skills — for their willingness to devote their time and energy to CEFCU.



Matt Mamer

Matt has been part of the CEFCU team since 1995, holding many integral roles within CEFCU, prior to becoming President/CEO in May 2021. Matt currently serves as President-Treasurer and as Chairman of the Employee Relations Committee, and as a member of the Executive Committee. He also serves on the Board of CEFCU Financial Services, Inc.



Angel Martinez

Angel has 34 years of experience in Operations, Manufacturing Engineering and Supply Chain at Caterpillar. His current role is Operational Excellence Manager in the Large Power Systems Division of Caterpillar. He joined the CEFCU Board as an Associate Member in August 2014 and is serving on the Executive and Building/Marketing/Technology Committees and the Credit Committee as Chair. Angel is a Vice Chairman.



Joe Needham

Joe retired from Caterpillar in 2017. He's been a CEFCU Board volunteer for 14½ years, and was elected as a Director in April 2010. Joe currently serves on the Bylaws, Credit, and Nominating Committees. Joe is a former Board Chair.

CEFCU 2022 Annual Meeting

The election for open positions on the Board of Directors will take place at CEFCU's Annual Meeting scheduled for April 28, 2022.

Keep an eye on [CEFCU's Facebook page](#) for more details.

Spotlight on SECURITY



Credit and debit card fraud can happen to anyone. CEFCU offers some tips on how to protect your financial information while shopping with your cards online and in stores:

- Protect your purse/wallet.
- Never reveal your PIN to anyone.
- Check charges during the month using CEFCU On-Line®, or review charges on your statement when you receive it.
- Report even small discrepancies as soon as you notice them. Thieves run small test transactions before charging more expensive items.
- Do not provide your card number as proof of identity.
- Understand your card's liability program. All CEFCU Credit and Debit Mastercard® are backed by Mastercard's Zero Liability* protection. Learn more at [mastercard.com/zeroliability](https://www.mastercard.com/zeroliability).
- Keep cards in sight at all times to avoid someone getting the number or skimming the card's magnetic strip to capture its coding. With contactless payment methods, available with your CEFCU Credit and Debit Cards, your card never leaves your hand when presenting for payment.
- Beware of people shoulder surfing, looking over your shoulder to get personal information.

For additional safety tips, check out cefcu.com/security.

You can also help protect your CEFCU Credit and Debit Mastercard with Alerts, Controls, and Automated Fraud Alerts.

Log in to CEFCU On-Line or Mobile Banking and select **Card Management** in the **Services** menu to get started. You can even report your card lost or stolen using Card Management. Or, contact us at 1.800.633.7077.



*Conditions or exceptions apply. Visit [mastercard.com/zeroliability](https://www.mastercard.com/zeroliability) for complete details.

Did you know...



CEFCU is Hiring

Find out why CEFCU is a great place to work, as well as belong. View open positions, learn about benefits, and more at cefcu.com/careers.



Opening Your Account Online is Easier than Ever

CEFCU's Online Account Opening allows you to open or add accounts and services anytime, anywhere. Current CEFCU members can use CEFCU On-Line or Mobile Banking to open additional accounts, like Checking, Certificates, or My Use Accounts, by selecting **Open an Account** from the **Services** menu. New members can get started from the comfort of their home, by going to cefcu.com/join.



Tax Season is Around the Corner

When using Direct Deposit for your Tax Refund, be sure to provide your complete 10-digit Savings or Checking account number as it appears on the left side of your CEFCU statement, excluding any spaces or dashes. Simply enter that 10-digit number along with CEFCU's routing number — 271183701 — where prompted on your tax return. Go to cefcu.com/number for helpful tips and more information.

CONTACT CENTER.....1.800.633.7077
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 Emailemail@cefcu.com

WEB/MOBILE.....cefcu.com

PHONE-A-LOAN1.800.858.3400

TOUCH-TONE TELLER1.800.447.2478
Check Rates and Transfer Funds 24/7

LOCATIONS.....cefcu.com/locations
 (CEFCU Member Centers, CO-OP® Shared Branches, and FREE CO-OP and Money Center 24® ATM Networks)

CEFCU® Investment Services & Wealth Management

INVESTMENT SERVICES309.633.2571
 Toll-free.....1.800.356.7865, ext. 32571

WEALTH MANAGEMENT309.633.3836
 Toll-free.....1.800.356.7865, ext. 33836

Academic Scholarships

CEFCU Member Appreciation Scholarships are available for the 2022–2023 academic year. Students attending Bradley University in Peoria, Illinois; Illinois Central College (ICC) in East Peoria, Illinois; and Illinois State University (ISU) and Heartland Community College in Normal, Illinois, are eligible.

All scholarship candidates must be a CEFCU member with at least six months of current, positive account history. Check with the Financial Aid Office at your school regarding the specific application process and application deadline.



CEFCU: Giving Back to Our Communities



CEFCU Hosts School Supply Drive

Last fall, CEFCU employees filled 208 backpacks of school supplies to help those in need. Backpacks stuffed with pencils, glue sticks, crayons, and other supplies were donated to Neighborhood House in Peoria and Big Brothers Big Sisters (BBBS) of Peoria County as well as other groups throughout Illinois, including Talona Marten drive for Logan County and Boys and Girls Club of Peoria.

CEFCU employees in California filled backpacks for The Family Giving Tree in San Jose.



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